

LITTLE
JOURNEYS
TO THE HOMES OF
GREAT BUSINESS MEN
BY ELBERT
HUBBARD

George Peabody.

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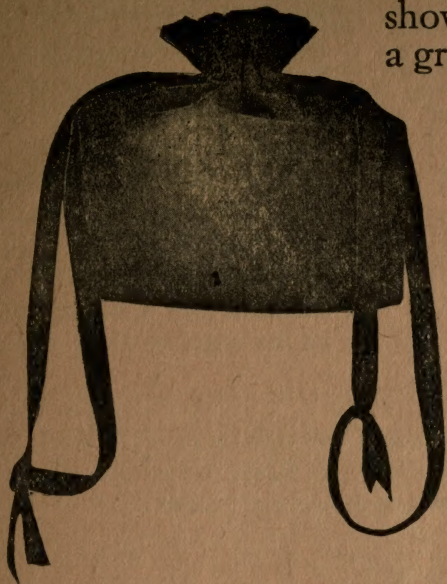
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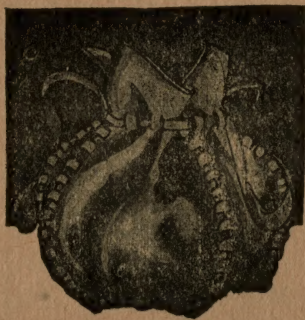
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THE ROYCROFTERS, East Aurora, New York

**LITTLE
JOURNEYS**

**TO THE HOMES OF
GREAT BUSINESS MEN**

**BY ELBERT
HUBBARD**

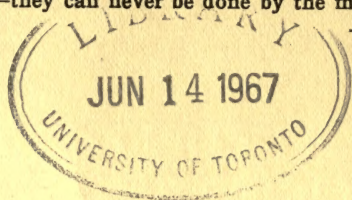
George Peabody

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THE great deeds for human betterment must be done by individuals—they can never be done by the many.

—GEORGE PEABODY



LITTLE JOURNEYS



GEORGE PEABODY was a noted American merchant and banker. He was born in the village of Danvers, Massachusetts, in Seventeen Hundred Ninety-five. He died in London in Eighteen Hundred Sixty-nine.

In childhood, poverty was his portion. But he succeeded, for he had the persistent corpuscle, and he had charm of manner—two things which will make any

man a winner in the game of life.

He gave away during his lifetime eight million dollars. When he died he had four million dollars left, which was distributed by his will, largely for the betterment of society.

The fact that Peabody left so much money was accidental. He intended to give this money away, under his own personal supervision, but Death came suddenly.

Has the world made head the past forty years?

Listen, Terese, it has made more progress during the past forty years than in the two thousand years preceding.

The entire fortune of George Peabody, including what he gave away during his life and what he left, was twelve million dollars.

This is just the income of Andrew Carnegie for six months.

¶ We scarcely realize how civilization smells of paint until we remember that George Peabody was the world's first

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philanthropist. ¶ No doubt there were many people with philanthropic impulses before him, but they were poor. It's easy to sympathize with humanity when you have nothing to give but advice.

The miracle comes in when great wealth and great love of mankind are combined in one individual.

In the Occident, giving to the poor is lending to the devil. The plan has always been more or less of a pastime to the rich, but the giving has usually been limited to sixpences, with absolute harm to the poor. All any one should ask is opportunity. Sailors just ashore, with three months' pay, are the most charitable men on earth—we might also say they are the most loving and the least lovable.

The beggars wax glad when Jack lumbers their way with a gaily-painted galley in tow; but alas, tomorrow Jack belongs to the poor.

Charity in the past has been prompted by weakness and whim—the penance of rogues—and often we give to get rid of the troublesome applicant.

Beggary and virtue were imagined to have something akin. Rags and honesty were sort of synonymous, and we spoke of honest hearts that beat 'neath ragged jackets ♣ That was poetry, but was it art? Or was it just a little harmless exercise of the lachrymal glands? Riches and roguery were spoken of in one breath, unless the gentleman was present and then we curtsied, cringed or crawled, and laughed loudly at all his jokes.

These things doubtless dated back to a time when the only

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mode of accumulating wealth was through oppression ♣ Pirates were rich—honest men were poor ♣ To be poor proved that you were not a robber. The heroes in war took cities, and all they could carry away was theirs ♣ The monasteries were passing rich in the Middle Ages, because their valves only opened one way—they received much and paid out nothing. To save the souls of men was a just equivalent for accepting their services for the little time they were on earth. ¶ The monasteries owned the land, and the rentals paid by the fiefs and villeins went into the church treasuries. Sir Walter Scott has an abbot say this: "I took the vow of poverty, and find myself with an income of twenty thousand pounds a year."

But wealth did not burden the monks forever. Wealth changes hands—that is one of its peculiarities.

War came, red of tooth and claw, and the soldiery, which heretofore had been used only to protect the religious orders, now flushed with victory, turned against them ♣ Charges were trumped up against churchmen high in authority, and without doubt the charges were often true, because a robe and a rope girdle, or the reversal of haberdashery, do not change the nature of a man. Down under the robe, you'll sometimes find a man frail of soul—grasping, sensual, selfish.

The monasteries were looked upon as contraband of war. "To the victors belong the spoils," was the motto of a certain man who was President of the United States, so persistent was the war idea of acquiring wealth.

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The property of the religious orders was confiscated, and as a reward for heroic services, great soldiers were given great tracts of land. ♣ The big estates in Europe all have their origin in this well-established custom of dividing the spoils. The plan of taking the property of each or all who were guilty of sedition, treason and contumacy was well established by precedents that traced back to Cain. When George Washington appropriated the estate of Roger Morris, forty centuries of precedent looked down upon him.

Also, it might be added that if a man owned a particularly valuable estate, and a soldier desired this estate, it was easy for this soldier to massage his conscience by listening to and believing the report that the owner had spoken ill of the king, and given succor to the enemy.

Then the soldier felt it his "duty" to punish the recreant one by taking his property.

And so the Age of the Barons followed the Age of the Monasteries ♣ ♣

And now the Barons have given way to the Age of the Merchant.

The Monks multiplied the poor by a monopoly on education. Superstition, poverty and incompetence formed the portion of the many. "This world is but a desert drear," was the actual fact as long as priests and soldiers were supreme.

¶ The Reign of the Barons was merely a transfer of power with no revision of ideals. The choice between a miter and a helmet is nil, and when the owner converses through his head-gear, his logic is alike vulnerable and valueless.

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So enters the Merchant, whose business it is to carry things from where they are plentiful to where they are scarce. And comes he so quietly and with so little ostentation that men do not realize the change.

And George Peabody, an American, gives three million dollars to the poor of London. This money was not tossed out to purchase peace, and to encourage idleness, and to be spent in strong drink and frills and finery, and the ways that lead to Nowhere, but to provide better homes for men, women and children.

"Lay hold on eternal life," said Paul, writing to Timothy. The proper translation we now believe should be, "Lay hold on the age to come."

Philanthropy now seeks to lay hold on the age to come. We are building for the future.

The embryo has eyes, ears and organs of speech. But the embryo does not see, nor hear, nor speak. It is laying hold on the age to come—it is preparing to live—it is getting ready for the future. ¶ The past is dead, the present is dying, and only that which is to come is alive.

Philanthropy, up to the time of Peabody, was palliation, just as the entire practise of medicine was palliation until the Goths and Vandals, day before yesterday, razed the walls of medical orthodoxy, and with the help of Dr. Eliot demolished the god Terminus and his temple.

The life of George Peabody was not in what he gave, but in what he taught. He inspired the millionaires that are to be. He laid hold on the age to come.

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GEORGE PEABODY is another example of a boy who succeeded in spite of his parents. The rigors of climate and the unkindness of a scanty soil may be good things. They are good, like competition, very excellent, provided you do not get more than your constitution requires.

New England has her "white trash" as well as the South. The Peabodys of Danvers were good folks who never seemed to get on. They had come down from the mountains of New Hampshire, headed for Boston, but got stuck near Salem. If there was anything going on, like mumps, measles, potato-bugs, blight, "janders" or the cows-in-the-corn, they got it. Their roof leaked, the cistern busted, the chimney fell in, and although they had nothing worth stealing the house was once burglarized while the family was at church. The moral to little George was plain: Don't go to church and you'll not get burgled. Life was such a grievous thing that the parents forgot how to laugh, and so George's joke brought him a cuff on the ear in the interests of pure religion and undefiled.

A couple of generations back there was a strain of right valiant heroic Peabody blood. Among the "Green Mountain Boys" there was a Peabody, and another Peabody was captain of a packet that sailed out of Boston for London.





GEORGE PEABODY

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To run away and join this uncle as cabin-boy, was George's first ambition.

People in the country may be poor, but in America such never suffer for food. If hunger threatens, the children can skirmish among the neighbors. The village of Danvers was separated by only a mile or so of swale and swamp from Salem, a place that once rivaled Boston commercially, and in matters of black cats, and elderly women who rode broomsticks by night, set the world a pace. Fish, clams, water-lilies, berries, eels and other such flora and fauna were plentiful, and became objects of merchandizing for the Peabody boys, bare of foot and filled with high emprise.

¶ Parents often bestow upon their progeny the qualities which they themselves do not possess—so wonderful is this law of heredity.

George was the youngest boy in the brood, and was looked after by his "other mother," that is to say, by an elder sister. When this sister married, the boy was eleven years old. To the lad this marriage was more like a funeral.

He could read and write and count to a hundred, having gone to school for several months each winter since he was seven. He could write better than his father or mother—he wrote like copperplate, turning his head on one side and chewing his tongue, keeping pace with his lips, as the pen glided gracefully over the paper. His ambition was to make a bird with a card in its bill, and on this card, written so small no one could read it, the proud name, G. Peabody.

This ability to write brought him local fame, and Sylvester

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Proctor, who kept a general store in the village, offered to take him on a four years' apprenticeship and let him learn him the trade of Greengrocer and Dealer in W. I. Goods. The papers were duly made out and signed, the boy being consulted afterward. What the consideration was, was not stated, but rumor has it that the elder Peabody was paid Twenty-five dollars in "W. I. Goods" and also wet goods. ¶ Proctor was a typical New England merchant of the Class B type. He was up at daylight, shaved his upper lip, and swept off the sidewalk in front of his store. At night he put up the shutters with his own hands. He remembered every article he had on his shelves and what it cost. He bought nothing he could not pay for. There was one clerk beside the boy. After George came, the merchant and his clerk made all the memoranda on brown paper, and the items were duly copied into the ledger by George Peabody.

I have been told that a man who writes pure Spencerian can never do anything else. This, however, is a hasty generalization, put forth by a party who wrote a Horace Greeley hand.

A country store is the place for a boy to learn merchandizing. In such a place he is never swallowed up by a department. He learns everything, from shaking down the ashes in the big stove to buying and selling fadeless calico. He becomes an expert with a nail-puller, knows strictly fresh eggs from eggs, and learns how to adapt himself to the whims, caprices, and notions of the customers who know little and assume much.

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George Peabody slept in the attic over the store. He took his meals with the Proctor family, and used to wipe the dishes for Mrs. Proctor. He could tend store, tend baby, wash a blue wagon, drive a "horse and team" and say "back-sshe!" in a way that would throw you off the front seat when the horse stopped if you did n't look out.

That is to say, he was a New England village boy, alive and alert to every phase of village life—strong, rapid, willing, helpful. The villager who knows too much gets "fresh" and falls a victim of arrested development. The boy in a village who works, and then gets out into a wider sphere at that critical period when the wanderlust strikes him, is in the line of evolution.

George Peabody remained at Proctor's store until nine o'clock in the evening of the day that marked the close of his four years of apprenticeship.

He was fifteen, and all tempting offers from Mr. Proctor to pay him wages thereafter in real money were turned aside. ¶ He had a new suit of clothes, five dollars in his pocket, and ambition in his heart. He was going to be a draper, and eliminate all "W. I. goods."



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VER at Newburyport, George had a brother, David Peabody, who ran a "draper's shop." That is to say, David Peabody was a dry-goods merchant. This was a comparatively new thing in America, for a "store" at that time, usually kept everything that people wanted. The exclusive draper idea came from London. It seemed to work in Boston, and so Newburyport tried it ❧ ❧

David and George had talked it over together, and a partnership was in mind. In the meantime George was only fifteen years old, and David thirty. "I am twice as old as you," once said David to George, with intent to make the lad know his proper place.

"Yes, I know; but you will not be twice as old as I very long," replied George, who was up in mathematics.

The brothers did not mix very well. They were tuned to a different vibration. One had speed—the other was built for the plow ❧ ❧

And when the store caught fire and burned, and almost all of Newburyport was burned up too, it was a good time for George to strike for pastures new.

He walked down to Boston, and spent all his money for a passage on a coaster that was about to sail for Washington, in the District of Columbia. This was in the latter part of the

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year Eighteen Hundred Eleven. ¶ Washington was the capital of the country, and there was an idea then that it was, also, going to be the commercial metropolis. Hence the desire to get in on the ground floor. Especially was the South to look to Washington for her supplies.

George Peabody, aged sixteen, looked the ground over, and thought he saw opportunity nodding in his direction.

He sat down and wrote to a wholesale dry-goods dealer by the name of Todd in Newburyport, ordering draperies to the amount of two thousand dollars.

Blessed is that man who knows what he wants, and asks for it ✧ ✧

Todd remembered the boy who had given him orders in Proctor's, and at once filled the order.

In three months Todd got his money and an order for double the amount.

In those days the plan of calling on the well-to-do planters, and showing them the wares of Autolycus was in vogue ✧ English dress-goods were a lure to the ladies. George Peabody made a pack as big as he could carry, tramped, smiled and sold the stuff. When he had emptied his pack, he came back to his room where his stock was stored and loaded up again. If there were remnants he sold them out to some crossroads store ✧ ✧

The fact that the Jews know a few things in a worldly way, I trust will not be denied. George Peabody, the Yankee, adopted the methods of the Chosen People ✧ And at that early date, it comes to us as a bit of a miracle, that George

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Peabody said, "You can't afford to sell anybody anything which he does not need, nor can you afford to sell it at a price beyond what it is worth." Also this, "When I sell a woman draperies, I try to leave the transaction so I can go back next week and sell her more."

Also this, "Credit is the sympathetic nerve of commerce. There are men who do not keep faith with those from whom they buy, and such last only a little while. Others do not keep faith with those to whom they sell, and such do not last long. To build on the rock one must keep his credit absolutely unsullied, and he must make a friend of each and all to whom he sells."

The Judaic mental processes have been sharpened by migration. To carry a pack and peddle is better than to work for a Ph. D., save for the social usufruct and the eclat of the unthinking.

We learn by indirection and not when we say, "Go to! Now watch us take a college course and enlarge our phrenological organs."

Our knobs come from knocks, and not from the gentle massage of hired tutors.

Selling subscription-books, maps, sewing-machines or Mason & Hamlin organs, has given thousands of strong men their initial impulse toward success. When you go from house to house to sell things you catch the household in their old clothes and the dog loose. To get your foot in the front door and thus avoid the slam, sweetening acerbity by asking the impatient housewife this question, "Is your mother at

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home?" and then making a sale, is an achievement. "The greatest study of mankind is man," said Pope, and for once he was right, although he might have said woman. ¶ From fifteen to nineteen is the formative period, when the cosmic cement sets, if ever.

During those years George Peabody had emerged from a clerkship into a Business Man. ¶ What is a Business Man? ¶ Listen, Terese, a business man is one who gets the business, and completes the transaction. Bookkeepers, correspondents, system men, janitors, scrubwomen, stenographers, electricians, elevator-boys, cash-girls, are all good people and necessary and worthy of sincere respect, but they are not Business Men, because they are on the side of expense and not income.

When H. H. Rogers coupled the coal-mines of West Virginia with tide-water, he proved himself a Business Man.

When James J. Hill created an Empire in the Northwest, he proved his right to the title.

The Business Man is a salesman.

And no matter how great your invention, how sweet your song, how sublime your picture, how perfect your card-system, until you are able to convince the world that it needs the thing, and you get the money for it, you are not a Business Man.

The Business Man is one who supplies something great and good to the world, and collects from the world for the goods. Taffy, guff and oxaline are all good in their way, but they have the disadvantage of not being legal tender.

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N migrating from New England to the District of Columbia, George Peabody had moved into a comparatively foreign country, and in the process had sloughed most of his provincialism. It is beautiful to be a New Englander, but to be nothing else is terrible.

George had proved for himself the most valuable lesson in Self-Reliance—that he could make his way alone. He had kept his

credit and strengthened it.

He had served as a volunteer soldier in the War of Eighteen Hundred Twelve, and done patrol duty on the banks of the Potomac ❀ ❀

And when the war was over, no one was quite so glad as he.

¶ Serving in the volunteer ranks with him was one Elisha Riggs, several years his senior, and also a draper. They had met before, but as competitors, and on a cold business basis. Now they were comrades in arms, and friends.

Riggs is today chiefly remembered to fame because he built what in its day was the most palatial hotel in Washington, just as John Jacob Astor was scarcely known outside of his bailiwick until he built that grand hostelry, the Astor House.

¶ Riggs had carried a pack among the Virginia plantations, but now he had established a wholesale dry-goods house in Georgetown, and sold only to storekeepers. He had felt the

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competitive force of Peabody's pack, and would make friends with it ♣ ♣

He proposed a partnership.

Peabody explained that his years were but nineteen, and therefore he was not legally of age.

Riggs argued that time would remedy the defect. Riggs was rich—he had five thousand dollars, while Peabody had one thousand six hundred fifty dollars and forty cents. I give the figures exact, as the inventory showed.

But Peabody had one thing which will make any man or woman rich. It is something so sweetly beneficent that well can we call it the gift of the gods.

The asset to which I refer is Charm of Manner.

Its first requisite is glowing physical health ♣ Its second ingredient is absolute honesty. Its third is good will.

Nothing taints the breath like a lie.

The old parental plan of washing the bad boy's mouth out with soft soap had a scientific basis.

Liars must possess good memories. They are fettered and gyved by what they have said and done. The honest man is free—his acts require neither explanation nor apology. He is in possession of all of his armament.

The outdoor work of tramping Maryland and Virginia highways had put the glow of high health on the cheek of George Peabody. He was big in body, manly, intelligent and could meet men on a basis of equality. If I were president of a college, I would have a chair devoted to Psychic Mixability, or Charm of Manner ♣ Ponderosity, profundity, and

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insipidity may have their place, but the man with Charm of Manner keeps his capital active. His soul is fluid. I have never been in possession of enough of this Social Radium so to analyze it, but I know it has the power of dissolving opposition, and melting human hearts. But so delicate and illusive is it, that when used for a purely selfish purpose, it evaporates into thin air, and the erstwhile possessor is left with only the mask of beauty and the husk of a personality.

¶ George Peabody had Charm of Manner from his nineteenth year to the day of his death. Col. Forney crossed the Atlantic with him when Peabody was in his seventy-first year, and here is what Forney says: "I sat on one side of the cabin and he on the other. He was reading from a book, which he finally merely held in his hands, as he sat idly dreaming. I was melted into tears by the sight of his Jove-like head framed against the window. His face and features beamed with high and noble intellect, and the eyes looked forth in divine love ♣ If ever soul revealed itself in the face, it was here. He was the very King of Men, and I did not wonder that in the past people had worked the apotheosis of such."



GEORGE PEABODY



HE firm of Riggs & Peabody prospered. It outgrew its quarters in old "Congress Hall" in Georgetown, and ran over into a house next door, which it pre-empted. Moreover, it was apparent by this time that neither Georgetown nor Washington would ever be the commercial metropolis of America ❧ ❧

The city of Baltimore had special harbor advantages that Washington did not have; the ships touched there according to natural law. And when Riggs & Peabody found themselves carting consignments to Baltimore so as to make shipment to Savannah and Charleston, they knew the die was cast. ¶ They packed up and moved to Baltimore.

This was in the year Eighteen Hundred Fifteen.

In order to do business you had better go to where business is being done. Trade follows the lines of least resistance ❧ The wholesale dealer saw the value of honesty as a business asset, long before the retailer made the same unique discovery ❧ ❧

Dr. Algernon S. Crapsey says that truth is a brand-new virtue, and the clergy are not quite sure about it yet ❧ To hold his trade the jobber found he had to be on the dead level: he had to consider himself the attorney for his client. Peabody was a merchant by instinct. He had good

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taste, and he had a prophetic instinct as to what the people wanted. Instead of buying his supplies in Newburyport, Boston and New York, he now established relations with London, direct ♣ And London was then the Commercial Center of the world, the arbiter of fashion, the molder of form, the home of finance—frenzied and otherwise ♣ Riggs & Peabody shipped American cotton to London, and received back the manufactured production in its manifold forms ♣ ♣

In Eighteen Hundred Twenty-nine Riggs withdrew from the firm, retaining a certain financial interest, merely, and Peabody forged to the front, alone, as a financier.

For many years Peabody dealt largely with Robert Owen, and thus there grew up a close and lasting friendship between these very able men. Both were scouts for civilization. No doubt they influenced each other for good. We find them working out a new policy in business—the policy of reciprocity, instead of exploitation.

Robert Owen always had almost unlimited credit, for he prized his word as the immediate jewel of his soul. It was exactly the same with Peabody.

In Eighteen Hundred Twenty-seven Peabody visited England ♣ He was then thirty-two years old. The merchants from whom he bought discovered a surprising thing when they met Peabody—he was not the bounding, bragging, bustling, hustling, typical American. He hustled of course, but not visibly nor offensively. He had the appearance of a man who had all the time there was. He was moderate

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in voice and gentle in manner, and we hear of a London banker paying him the somewhat ambiguous compliment of saying, "Why, you know, he is a perfect gentleman—he does not seem like an American, at all, you know!"

Peabody had the rare gift of never defeating his ends through haste and anxiety.

The second trip Peabody made to London was in Eighteen Hundred Thirty-five, and it was on a very delicate and important errand.

The State of Maryland was in sore financial distress. She had issued bonds and these were coming due. Certain Southern States had repudiated their debts, and it looked as if Maryland was going to default.

Peabody issued an open letter calling upon the citizens of Maryland to preserve their commercial honor. The state bonds were held mostly in New York and Philadelphia, and these were rival cities. Baltimore was to be tabu. Stephen Girard had loaned money to Maryland, and in Eighteen Hundred Twenty-nine had declined to renew, and this some said had led to the stringency which reached its height in Eighteen Hundred Thirty-five. Then it was that the State of Maryland empowered George Peabody to go to London and negotiate a loan. The initiative was his own.

He went to London, and floated a loan of eight million dollars. Robert Owen said that Peabody borrowed the money "on his face."

He invited a dozen London bankers to a dinner, and when

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the cloth was removed he explained the matter in such a lucid way that the moneybags loosened their strings and did his bidding without parley. Peabody sailed back to Baltimore with the gold coin.

Another case of Charm of Manner!

Peabody knew the loan was a good thing to both borrower and lender.

And the man who knows what he is going to do with money, and when and how he is going to pay it back, is never at a loss for funds.

In Eighteen Hundred Ninety-three Andrew Carnegie called upon the banks of Pittsburgh for a million-dollar loan. The bankers said, "Why, Mr. Carnegie, this is unprecedented!" The reply was, "Well, I am a man who does unprecedented things. If you believe that I know what I am doing, get this money together for me—life is too short for apologies—I'll be back in an hour."

Three of the bankers coughed, one sneezed, but they got the money and had it ready when Andy called in an hour.

¶ In this transaction Andy held the whip-hand. The Carnegie Mills were already owing the Pittsburgh banks a tidy million or so, and they were compelled to uphold and support the credit of their clients, or run the risk of having smoke-stacks fall about their ears.

It was so, in degree, with Peabody and the London bankers. A considerable portion of Maryland's old bond issue had been hypothecated by the Philadelphia and New York bankers with merchants in London. It was now Peabody's cue

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to show London that she must protect her own. His gracious presence and his logic saved the day. It is a great man who can flick a fly on the off-leader's ear, when occasion demands.

¶ As a commission for securing the London loan, the State of Maryland gave Peabody a check for sixty thousand dollars. He endorsed the check, "Presented to the State of Maryland with the best wishes of G. Peabody," and gave it back.

Peabody's success with Threadneedle Street tapped for him a reservoir of power. To bring Great Britain and America into closer financial and industrial relationship now became his life-work. In Eighteen Hundred Thirty-five he moved his principal office to London. This was for the purpose of facilitating the shipment of English goods to America. The English manufacturers were afraid to sell to American merchants ✱ "Capital is timid," said Adam Smith, the truth of which many of us can attest.

Peabody knew the trade of America; and his business now was to make advances to English jobbers on shipments going to "the States." Thus did he lubricate the wheels of trade ✱ ✱

London bankers had been trying to show English manufacturers that trading with the "American Colonies" was very risky, inasmuch as these "Colonies" were "rebels," and entertained a hate and jealousy toward the Mother Country, which might manifest itself in repudiation most any time.

This fanning of old embers was to keep up the rate of discount. The postage on a letter carried from England to

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America, or America to England, was twenty-five cents when Peabody first went to England ♣ He saw the rate reduced to ten cents, and this largely through his own efforts ♣ ♣

Now we send a letter to Great Britain for two cents, or as cheaply as a letter can be sent from New York City to Yonkers ♣ ♣

Through the influence of George Peabody, more than any other man of his time, the two great countries grew to understand each other.

The business of Peabody was to maintain the credit of America. To this end he made advances on shipments to the States. Where brokers had formerly charged ten per cent, he took five ♣ And moreover, where he knew the American importer, he advanced to the full amount of the invoice ♣ ♣

He turned his money over four times a year, and thus got an interest on it of twenty per cent ♣ His losses averaged only one-half of one per cent. When he wanted funds he found no difficulty in borrowing at a low rate of interest on his own paper.

The business was simple, easy, and when once started yielded an income to Peabody of from three hundred thousand to half a million dollars a year ♣ And no one was more surprised than George Peabody, who had once worked for Sylvester Proctor of Danvers for four years, and at the end of that time been paid five dollars and given a suit of clothes!



EABODY lived and died a bachelor.

¶ Bachelors are of two kinds: There is the Rara Avis Other Sort; and the common variety known as the Bachelorum Vulgaris ♣ The latter variety may always be recognized by its proclivity to trespass on the preserve of the Pshaw of Persia, thus laying the candidate open to a suit for the collection of royalties. Beside that, the Bachelorum Vulgaris

is apt to fall into the poison-ivy, lose his hair, teeth, charm and digestion, and die at the top.

The other sort is wedded to his work—for man is a molecule in the mass and must be wedded to something. To be wedded to your work is to live long and well.

For a man to wed a woman who has no interest in his work, and thus live his life in an orbit outside of hers, often causes the party to oscillate into the course followed by the Bachelorum Vulgaris and the Honorable Pshaw, known as the Devil and the Deep Sea, and thus he completes the circle, revealing the Law of Antitheses, that the opposites of things are alike.

The ideal condition is to be a bigamist, and wed a woman and your work at the same time.

To wed a woman and be weaned from your work is a tragedy; to wed your work and eliminate the woman may

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spell success. If compelled to choose, be loyal to your work. As specimens of those who get along fairly well without either a feminine helpmeet or a sinker, I give you Michelangelo, Leonardo da Vinci, Titian, Sir Isaac Newton, Herbert Spencer and George Peabody.

George Peabody was the true apostolic predecessor of Harry G. Selfridge, of Chicago and the round world, who has inaugurated American Merchandizing Methods in London, selling to the swells of Picadilly the smart suits created by Stein-Bloch.

Unlike most men of wealth and position, Peabody never assumed unusual importance nor demanded favors. In London, where he lived for thirty years, he resided in simple apartments, with no use for a valet nor the genus flunkiey.

¶ He was grateful to servants, courteous to porters, thankful to everybody, always patient, never complaining of non-attention. He grew to be a favorite among the bus men who came to know him and sought to do him honor.

The poor of London blessed him as he walked by—with reasons, probably, not wholly disinterested.

He used no tobacco, never touched spirituous liquors, and at banquets usually partook of but a single dish.

His first great gift was three million dollars to erect model tenements for the poor of London. The Peabody Apartments occupy two squares in Islington, and are worth a visit today, although they were built about Eighteen Hundred Fifty.

¶ The intent was to supply a home for working people that was sanitary, wholesome and complete at a rental of exact

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cost. Peabody expected that his example would be imitated by the rich men of the nobility, and that squalor and indigence would soon become things of the past. ✱ Alas, the Peabody Apartments only accommodate about a thousand people, and half a million or more of human beings live in abasing poverty and misery in London today.

Excepting in a few instances, the nobility of London are devoid of the Philanthropic Spirit.

In New York, the Mills Hotels are yet curiosities, and the model tenements exist mostly on paper. ✱ Trinity Church with its millions draws an income today from property of a type which Peabody prophesied would not exist in the year Nineteen Hundred.

One thing which Peabody did not bank on was the indifference of the poor to their surroundings, and the inherent taste for strong drink. He thought that if the rich would come to the rescue, the poor would welcome the new regime and be grateful. ✱ The truth seems to be that the poor must help themselves, and that beautiful as philanthropy is, it is mostly for the philanthropist.

The poor must be educated to secrete their surroundings, otherwise if you supply them a palace they will transform it into a slum, tomorrow.

"The sole object of philanthropy," said Story the Sculptor, "is to model a face like George Peabody's."

When the news reached America of what George Peabody, the American, was doing for London, there were many unkind remarks about his having forsaken his native land. ✱ To

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equalize matters Peabody then gave three million dollars, just what he had given to London, for the cause of education in the Southern States. This money was used to establish schoolhouses. Wherever a town raised five hundred dollars for a school Peabody would give a like sum.

A million dollars of the Peabody fund was finally used for a Normal School at Nashville. The investment has proved a wise and beneficent one.

He next gave a million and a half dollars to found the Peabody Institute of Baltimore ✧ That this gift fired the heart of Peter Cooper to do a similar work, and if possible a better work, there is no doubt.

At the first World's Fair held in London in Eighteen Hundred Fifty-one, Peabody gave fifteen thousand dollars toward the exhibition of American inventions, the chief of which at this time were the McCormick Reaper, Eli Whitney's Cotton Gin, and Colt's Revolver.

Peabody backed Dr. Kane with a gift of twenty thousand dollars in his search for Franklin. He established various libraries; and gave a quarter of a million dollars to his native town for a Peabody Institute ✧ Danvers has now disappeared from the map and the town is Peabody, a place of pilgrimage for those who reverence that American invention—a new virtue—the Art of Giving Wisely.

Joshua Bates, through whose generosity Boston secured her Free Public Library, was an agent of Peabody's, and afterward his partner. Later, Bates became a member of the house of Barring Brothers, and carried on a business

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similar to that of George Peabody. There is no doubt that Bates got his philanthropic impulse from Peabody.

¶ In Eighteen Hundred Fifty-six Peabody visited his native town of Danvers after an absence of over forty years. There were great doings, in which all the school-children, as well as the Governor of the State, had a part.

¶ At Washington, Peabody was the guest of the President. The House of Representatives and the Senate adjourned their regular business to do him honor, and he made an address to them. The judges of the Supreme Court invited him to sit on the bench when he entered their Chamber.

¶ For twenty years he was America's unofficial Chief Representative in London, no matter who was Consul or who Ambassador.

Every year on July Fourth he gave a dinner to the principal Americans who happened to be in London. To be invited to this dinner was an event. Peabody himself always presided, and there was considerable oratory sometimes of the brand known as Southwestern, which Peabody tolerated with gentle smiles.

On one occasion, however, things did not go smoothly. Daniel Sickles was Consul to London and James Buchanan, afterwards our punkest President, was Ambassador. Sickles was a good man, but a fire-eater, and a gentleman of marked jingo proclivities.

Sickles had asked that Buchanan preside, in which case Buchanan was to call on Sickles for the first toast, and this toast was to be "The President of the United States."

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At the same time Sickles intended to give the British lion's tail a few gratuitous twists.

Peabody declined to accede to Sickles' wish, but he himself presided and offered the first, "To the Queen of England!"

¶ Thereupon, Sickles walked out with needless clatter, and Buchanan sat glued to his seat.

The affair came near being an international episode.

Peabody was always an American, and better, he was a citizen of the world. He loved America, but when on English soil, really guest of England, he gave the Queen the place of honor. ✱ This seems to us proper and right, and at this distance we smile at the whole transaction, but we are glad that Peabody, who paid for the dinner, had his way as to the oratorical guff.

The Queen offered Peabody a Knighthood, but he declined saying that, "If Her Majesty write me a personal letter endorsing my desire to help the poor of London, I will be more than delighted."

Victoria then wrote the letter, and she also had a picture of herself painted in miniature and gave it to him. The letter and portrait are now in the Peabody Institute at Peabody, Massachusetts. ✱ ✱

When Peabody died in Eighteen Hundred Sixty-nine, Queen Victoria ordered that his body be placed in Westminster Abbey. The Queen in person attended the funeral, the flags on Parliament House were lowered to half-mast, and the body was attended to Westminster Abbey by the Royal Guard. Gladstone was one of the pall-bearers.

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Later, it was discovered that Peabody had devised in his will that his body should rest in Harmony Grove, the village cemetery at Danvers, by the side of his father and mother, and in a spot over which his boyish feet had trod.

¶ The body was then removed from the Abbey and placed on board the British man-of-war "Monarch," in the presence of the Prime Minister, the Secretary of Foreign Affairs, and many distinguished citizens. The "Monarch" was convoyed to America by a French and an American gunboat ♫ ♫

No such honors have ever been paid to the memory of a simple American citizen.

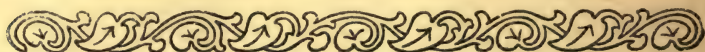
Well did the Rev. Newman Hall say, in his funeral oration: "George Peabody waged a war against want and woe. He created homes—he never desolated one ♫ He sided with the friendless, the houseless, and his life was guided by a law of love which none could ever wish to repeal. His was the task of cementing the hearts of Briton and American, pointing both to their duty to God and to Humankind."

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